
State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2013 - MIPPA

Filing at a Glance

Company: UnitedHealthcare Insurance Company
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08G.001 Plan A 2010
Filing Type: Rate
Date Submitted: 09/07/2012
SERFF Tr Num: UHLC-128671928
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: RERATE 2013 - MIPPA

Implementation: 01/01/2013
Date Requested:
Author(s): Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Sarah Michener, Celina Schrier, Lauren Mulhern
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 10/25/2012
Disposition Status: Approved-Closed
Implementation Date: 01/01/2013

State Filing Description:

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2013 - MIPPA

General Information

Project Name: RATE Status of Filing in Domicile: Pending
Project Number: RERATE 2013 - MIPPA Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small
Group Market Type: Association Overall Rate Impact:
Filing Status Changed: 10/25/2012
State Status Changed: 10/25/2012 Deemer Date:
Created By: Wanda Augustus Submitted By: Wanda Augustus
Corresponding Filing Tracking Number: RERATE 2013 - MIPPA

Filing Description:

Re: Rate Revision Filing
Rates for Standardized Medicare Supplement Plans and Medicare Select Plans C & F
UnitedHealthcare Insurance Company
NAIC #0707-79413

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut
Company Group Code: 707 Company Type: Life and
185 Asylum Street Group Name: Health
Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number:
(860) 702-5000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 PER FILING.
Per Company: No

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$50.00	09/07/2012	62485582
UnitedHealthcare Insurance Company	\$400.00	09/07/2012	62486284

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2013 - MIPPA		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/25/2012	10/25/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/23/2012	10/23/2012
Pending Industry Response	Stephanie Fowler	09/28/2012	09/28/2012

Response Letters

Responded By	Created On	Date Submitted
Wanda Augustus	10/24/2012	10/24/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Wanda Augustus	10/25/2012	10/25/2012
Rate	REVISED RATE ATTACHMENT 9	Wanda Augustus	10/25/2012	10/25/2012
Supporting Document	RATE ATTACHMENTS	Wanda Augustus	10/25/2012	10/25/2012

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2013 - MIPPA		

Disposition

Disposition Date: 10/25/2012

Implementation Date: 01/01/2013

Status: Approved-Closed

Comment: The following rate increases have been approved to be implemented on or after January 1, 2013.

2% - Plans L and N

3% - Plans A, Select C and Select F

0% - Plans B, C, and F

-10% - Plan K

This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	0.500%	0.500%	\$36,420	4,643	\$8,510,598	5.000%	-10.000%

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2013 - MIPPA		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	COVER LETTER	Approved-Closed	Yes
Supporting Document	RESPONSE LETTER 10-24-12	Approved-Closed	Yes
Supporting Document	RATE ATTACHMENTS		Yes
Rate (revised)	RATE SCHEDULE AND RATE ATTACHMENTS		No
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Approved-Closed	No
Rate	RATE SCHEDULE AND RATE ATTACHMENTS	Disapproved	No
Rate (revised)	REVISED RATE ATTACHMENT 9		Yes
Rate	REVISED RATE ATTACHMENT 9	Approved-Closed	Yes

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2013 - MIPPA

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/23/2012
Submitted Date	10/23/2012
Respond By Date	11/23/2012

Dear Susan Cipollo,

Introduction:

After further review and discussion of this request, we would be willing to approve a 2% rate increase on Plans L and N, and a 3% increase on Plans A, Select C and Select F. We are agreeable to the 0% and the -10% on Plans B, C, F, and K, respectively. This offer is made in lieu of disapproval.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2013 - MIPPA		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/24/2012
Submitted Date	10/24/2012

Dear Stephanie Fowler,

Introduction:

THIS IS IN RESPONSE TO YOUR OBJECTION DATED 10/23/12

Response 1

Comments:

SEE ATTACHED RESPONSE.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: RESPONSE LETTER 10-24-12
Comment: SEE ATTACHED RESPONSE.
No Form Schedule items changed.

Rate/Rule Schedule Item Changes				
Document Name	Affected Form Numbers	Rate Action*	Rate Action Information	Attachments
RATE SCHEDULE AND RATE ATTACHMENTS	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	New	Previous State Filing Number 0	
Previous Version				
RATE SCHEDULE AND RATE ATTACHMENTS	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	New	Previous State Filing Number 0	
REVISED RATE ATTACHMENT 9	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	New	Previous State Filing Number 0	

Conclusion:

SERFF Tracking #:	UHLC-128671928	State Tracking #:		Company Tracking #:	RERATE 2013 - MIPPA
<hr/>					
State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010				
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA				
Project Name/Number:	RATE/RERATE 2013 - MIPPA				

THANKS!
Sincerely,
Wanda Augustus

State: Arkansas **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010
Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA
Project Name/Number: RATE/RERATE 2013 - MIPPA

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/28/2012
Submitted Date	09/28/2012
Respond By Date	10/29/2012

Dear Susan Cipollo,

Introduction:

This will acknowledge receipt of the captioned filing.

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, based the current state of the economy, we would be willing to accept a 2% increase with a 2 year moratorium on future increases for Plans A, L, N, and Select C and F. We are willing to accept the 0% and the -10% on the Plans B,C, F, and K, respectively.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking #:	UHLC-128671928	State Tracking #:		Company Tracking #:	RERATE 2013 - MIPPA
<hr/>					
State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010				
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA				
Project Name/Number:	RATE/RERATE 2013 - MIPPA				

Amendment Letter

Submitted Date: 10/25/2012

Comments:

Stephanie - Per your conversation with Sue Cipollo today, the rate/rule tab shows only the rates and the attachments were move to the supporting documation tab, as requested.

Changed Items:

Rate/Rule Schedule Item Changes:

Document	Affected Form	Rate	Rate Action Information:	Attach
Name:	Numbers: (Comma Separated list)	Action:		Document:
RATE SCHEDULE AND RATE ATTACHMENTS	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	New		AR Rate Schedules (MIPPA) - revised 10-24.pdf
AR Rate Schedules (MIPPA) - revised 10-24.pdf	REVISED RATE ATTACHMENT 9	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	Other	Rate Action Other Explanation: THE RATE ATTACHMENT 9 WAS REMOVED AND ATTACHED UNDER THE SUPPORTING DOCUMENTATION TAB, AS REQUESTED

SERFF Tracking #:	UHLC-128671928	State Tracking #:		Company Tracking #:	RERATE 2013 - MIPPA
<hr/>					
State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010				
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA				
Project Name/Number:	RATE/RERATE 2013 - MIPPA				

Supporting Document Schedule Item Changes:

User Added -Name: RATE ATTACHMENTS

Comment: SEE ATTACHED RATE ATTACHMENTS.

2013 AR MIPPA - Attachments.pdf

Attachment 9 (MIPPA) - revised 10-24.pdf

State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010		
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA		
Project Name/Number:	RATE/RERATE 2013 - MIPPA		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	2.600%
Effective Date of Last Rate Revision:	01/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	0.500%	0.500%	\$36,420	4,643	\$8,510,598	5.000%	-10.000%

SERFF Tracking #:

UHLC-128671928

State Tracking #:

Company Tracking #:

RERATE 2013 - MIPPA

State: Arkansas

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS - MIPPA

Project Name/Number: RATE/RERATE 2013 - MIPPA

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		RATE SCHEDULE AND RATE ATTACHMENTS	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	New			AR Rate Schedules (MIPPA) - revised 10-24.pdf
2		REVISED RATE ATTACHMENT 9	MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007, MDSC 0008, MDSF 0009	Other	Previous State Filing Number:		
					Percent Rate Change Request:		

UNITEDHEALTHCARE INSURANCE COMPANY
AARP MEDICARE SUPPLEMENT PORTFOLIO

**MASS-MEDIA
RATE SCHEDULE**

(Page 1 of 2)

FOR

ARKANSAS

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MDA 0001, MDB 0002, MDC 0003, MDF 0004, MDK 0005, MDL 0006, MDN 0007,
MDSC 0008, MDSF 0009

Proposed 2013 Non-Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2012 Monthly <u>Base Rate</u>	Diff. (%)
A	\$97.75	\$146.62	\$95.00	2.9%
B	\$142.50	\$213.75	\$142.50	0.0%
C	\$167.25	\$250.87	\$167.25	0.0%
F	\$168.00	\$252.00	\$168.00	0.0%
K	\$61.00	\$91.50	\$67.75	-10.0%
L	\$98.50	\$147.75	\$96.75	1.8%
N	\$116.50	\$174.75	\$114.25	2.0%
Select C	\$124.25	\$186.37	\$120.75	2.9%
Select F	\$124.50	\$186.75	\$121.00	2.9%

Proposed 2013 Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2012 Monthly <u>Base Rate</u>	Diff. (%)
A	\$107.52	\$161.28	\$104.50	2.9%
B	\$156.75	\$235.12	\$156.75	0.0%
C	\$183.97	\$275.95	\$183.97	0.0%
F	\$184.80	\$277.20	\$184.80	0.0%
K	\$67.10	\$100.65	\$74.52	-10.0%
L	\$108.35	\$162.52	\$106.42	1.8%
N	\$128.15	\$192.22	\$125.67	2.0%
Select C	\$136.67	\$205.00	\$132.82	2.9%
Select F	\$136.95	\$205.42	\$133.10	2.9%

** Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

UNITEDHEALTHCARE INSURANCE COMPANY
AARP MEDICARE SUPPLEMENT PORTFOLIO

**AGENT DISTRIBUTION
RATE SCHEDULE**

(Page 2 of 2)
FOR

ARKANSAS

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MAA 0010, MAB 0011, MAC 0012, MAF 0013, MAK 0014, MAL 0015, MAN 0016
MASC 0017, MASF 0018

Proposed 2013 Non-Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2012 Monthly <u>Base Rate</u>	Diff. (%)
A	\$97.75	\$146.62	\$95.00	2.9%
B	\$142.50	\$213.75	\$142.50	0.0%
C	\$167.25	\$250.87	\$167.25	0.0%
F	\$168.00	\$252.00	\$168.00	0.0%
K	\$61.00	\$91.50	\$67.75	-10.0%
L	\$98.50	\$147.75	\$96.75	1.8%
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Select C	\$124.25	\$186.37	\$120.75	2.9%
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Proposed 2013 Tobacco Rates

<u>Plan</u>	<u>Base Rate</u>	<u>Tier Rate</u>	2012 Monthly <u>Base Rate</u>	Diff. (%)
A	\$107.52	\$161.28	\$104.50	2.9%
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F	\$184.80	\$277.20	\$184.80	0.0%
K	\$67.10	\$100.65	\$74.52	-10.0%
L	\$108.35	\$162.52	\$106.42	1.8%
N	\$128.15	\$192.22	\$125.67	2.0%
Select C	\$136.67	\$205.00	\$132.82	2.9%
Select F	\$136.95	\$205.42	\$133.10	2.9%

** Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

SERFF Tracking #:	UHLC-128671928	State Tracking #:		Company Tracking #:	RERATE 2013 - MIPPA
State:	Arkansas	Filing Company:	UnitedHealthcare Insurance Company		
TOI/Sub-TOI:	MS08G Group Medicare Supplement - Standard Plans 2010/MS08G.001 Plan A 2010				
Product Name:	GROUP MEDICARE SUPPLEMENT PLANS - MIPPA				
Project Name/Number:	RATE/RERATE 2013 - MIPPA				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	COVER LETTER	Approved-Closed	10/25/2012
Comments:	SEE ATTACHED COVER LETTER.		
Attachment(s):			
2013 AR MIPPA - Cover Letter.pdf			

		Item Status:	Status Date:
Satisfied - Item:	RESPONSE LETTER 10-24-12	Approved-Closed	10/25/2012
Comments:	SEE ATTACHED RESPONSE.		
Attachment(s):			
Response to 10-23 obj (MIPPA).pdf			



UnitedHealth Group
P.O. Box 130
Montgomeryville PA 18936

September 7, 2012

Jay Bradford
Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Rate Revision Filing
Rates for Standardized Medicare Supplement Plans and Medicare Select Plans C & F
UnitedHealthcare Insurance Company
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2013 for the modernized versions of Standardized Medicare Supplement Plans and Medicare Select Plans C and F following the plan designs required in the MIPPA legislation. These plans are issued to members of AARP.

The proposed rates include an average rate increase of 0.5%. With these increases we project an anticipated loss ratio of 80.6%.

The enclosed actuarial memorandum provides supporting information. Certification regarding compliance with loss ratio standards for your state is also provided.

The rates are proposed to be effective January 1, 2013 through December 31, 2013. For 2013, we propose to defer the implementation of the January 1, 2013 rate revision until April 1, 2013, and have the rates effective through December 31, 2013. We anticipate that the next rate revision will be effective January 1, 2014 through December 31, 2014.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2013 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8429, or via fax at (215) 902-8802. If you prefer to e-mail me, my address is Timothy_A.Koenig@uhc.com.

Sincerely,

A handwritten signature in black ink that reads 'Timothy A. Koenig'.

Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services



UnitedHealth Group
P.O. Box 130
Montgomeryville PA 18936

October 24, 2012

Stephanie Fowler
Arkansas Insurance Department
Life & Health
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: SERFF Tracking Number UHLC-128671928
Rates for 2010 Standardized Medicare Supplement Plans and Medicare Select Plans C & F
UnitedHealthcare Insurance Company
NAIC #0707-79413

Dear Ms. Fowler:

This is in response to your SERFF Objection Letter dated October 23, 2012 regarding the above filing.

Request:

After further review and discussion of this request, we would be willing to approve a 2% rate increase on Plans L and N, and a 3% increase on Plans A, Select C and Select F. We are agreeable to the 0% and the -10% on Plans B, C, F, and K, respectively. This offer is made in lieu of disapproval.

Response:

UnitedHealthcare agrees to modify the proposed 2013 Medicare Supplement rates for these plans as you indicated in your objection. A revised rate schedule accompanies this letter.

If you need any further information regarding this matter, please contact me at (215) 902-8429, or via fax at (215) 902-8802. If you prefer to e-mail me, my address is Timothy_A_Koenig@uhc.com.

Sincerely,

A handwritten signature in black ink that reads 'Timothy A. Koenig'.

Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services